



## DISCLOSURE OF DEPOSIT CASH OFFER

### BizEssentials Checking Account Bonus with Merchant Services Kicker

#### Offer Eligibility Requirements:

Offer is only available to the addressee of the offer, is non-transferable, may not be combined with other offers, and is only available for new clients that have not had a business checking account at First Horizon within the last 12 months. Opening deposit must be funds from a financial institution other than First Horizon Bank or its affiliates. Limit one bonus per company.

\*To qualify for the \$400 bonus, open a new BizEssentials Checking, BizEssentials Plus Checking, or BizEssentials Interest Checking account by 6/30/2025, deposit at least \$5,000 within fifteen (15) days of account opening and maintain an average daily collected balance of \$5,000 for the first three (3) full statement cycles and conduct a minimum of twenty (20) qualifying client-initiated transactions within the first three full statement cycles in the eligible First Horizon Bank checking account. Full statement cycles are from the first day of the month to the last day of the month. Your first statement is normally a partial cycle and will be excluded from campaign calculations.

BizEssentials Checking, BizEssentials Plus Checking, or BizEssentials Interest Checking accounts require a \$100 minimum opening deposit. A qualifying client-initiated transaction may include deposits, checks paid, ACH items, and signature and PIN-based purchases made with a First Horizon Debit Card. The cash bonus will be deposited into your account within 10 business days after qualifying activities are met. Bonus will only be paid to open accounts with a positive balance. Other terms and conditions of your account are disclosed in your depositor agreement. Bonus will be reported as interest earned on IRS form 1099-INT and recipient is responsible for any applicable taxes. Offer and account opening subject to bank approval.

\*\* To qualify for the \$250 merchant services bonus, recipients of this offer must establish a Merchant Processing account with the First Horizon provider, Fiserv, by 6/30/25, and activate that account within the first 30 days after the merchant account is approved. Activation on a merchant account is defined as processing and settling a payment batch totaling \$20.01 or more. The \$250 bonus will be deposited into your new business checking account within 30 business days after qualifying activities are met. Bonus will only be paid to open accounts with a positive balance. Bonus will be reported as interest earned on IRS form 1099-INT and recipient is responsible for any applicable taxes. Offer and account opening subject to approval. **Banker Instructions for Merchant Referral:** A Merchant Services Referral must be successfully entered via RMS/Salesforce for the bonus to properly track. Please consult FirstNet for instructions as needed.

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**OTHER TERMS AND CONDITIONS OF YOUR ACCOUNT ARE DISCLOSED IN YOUR DEPOSITOR AGREEMENT**

Revised 3/26/2025